WALL STREET CONTINUES TO WAIT WATCHFULLY

Prefers Not to Commit Itself on Rumor of Germany's Conciliatory Attitude.

RESULTS IN LIGHT TRADING

There Are Narrow Price Fluctuations Which Bring Unimportant Price Changes for Day-List Closes Strong—Some Issues Show Losses.

BY BROADAN WALL.

[Special to The Times-Dispatch.] NEW YORK, May 29.-Notwithstanding reports that the German note would be of a conciliatory nature, Wall Street to-day maintained its policy of "watchful waiting," preferring to get the actual contents of the note before making new commitments. sulted in another session of light tradng with narrow price fluctuations that resulted in unimportant net changes for the day.

changes for the day.

At the opening, prices showed but triffing changes, small fractional gains and losses being about equally divided. Scattered selling before the end of the first hour of copper shares and war stocks caused an easing off in prices, in which Steel lost more than 1-2 a point and Union Pacific 1-2 a point, with the war stocks down 1 to 2 points. In the last hour there was a raily, led by Union Pacific and Steel, each gaining a point from the day's low, closing the list strong, but with most issues showing slight fractional net losses.

ting the list strong but with most issues showing slight fractional net losses.

Chicago, Rock Island and Pacific was beavy and lost about a point owing to a statement by Receiver H. U. Mudge, in Chicago, that an estimate of a \$1,000,000 debt for the current fiscal year sounded about right, when an allowance of \$1,600,000 was made for depreciation. This statement knocked into a "cocked hat" recent utterances by wild flock Island enthusiasts, who have been displaying in the financial district estimates of earnings showing a surplus for the current year of more than \$3,000,000. These figures were said to have come from the receivers, but they were badly garbled.

Missouri Pacific was firm on expectation that the Man tor extending the \$15,000,000 notes maturing on Tuesday would be declared operative next week. At the close of business there were \$15,224,000 notes deposited. The directors are expected at their meeting on Tuesday to extend the time limit for the deposit of the notes.

Copper shares paid little attention to the dispatches from Butte. Mont, that John D. Ryan, president of the Amalgamated, had declared the copper industries in the next ten years would experience a great boom and greater prosperity than ever.

Sentiment in favor of the railroad shares was helped by the decision of the Staul justices enjohing the enforcement of the 2-cent passenger state law in Arkansas and granting railroads operating in that State a raile of a cents a mile. This will increase passenger carnings of railroads traversing that State 50 per cent.

NEW YORN May 22—In the face of a coubs and strong intimations that remains, reply to Washington's note in \$25,000,000.

Atlantic Coast Line lat is Si A. C. LL. and N. is 75 A. C. L. cv. 4s (in Baltimore) (bid) s5
A C L -L and N is
A. C. L. cv. 4s (in Baltimore) (bid) 45
Chesapeake and Ohio cv. 125
Liggett and Myers is (bid) 122
Lorillard is (bid)
Section 18 Marian 19 Maria
Norfolk and Western ev. Pas
Seaboard Air Line stamped 4s 10
Feshoard Air Line adj is
Southern Pacific cv. ts
Southern Hailway to
Southern Railway 5s
U. S. Registered 2s. 1930 (bid) or
U. F. Registered 3s. 1915 (bid) 100
If G Panama 1, 1961 , bld. tea
U. S. Registeren (s. 1925 (bid)
United States Steel 2d is
Virginia-Brown Bros. etfs. 6s (bid) 51
VaCar. Chemical let is
Va. Ry and Power Co. 5s (bid) st
Wabash deb. 4s

at its and rower co. sa (b	(d)	. 85
Wabash deb. 4s		291,
RICHMOND STOCK M.	ARKET	
By Caskie G. Burch	& Co	
Richmond, Va.	May "	1915
STATE SECURITIES	Dist	Asked
Circinia, in Old C and B	11	
Va Canturias 1 7 C and D		*****
Va. Centuries, 2, 3, C. and R., STREET RWY BONDS.	20.4	72.5
Va. Ry, and Power Co., pfd.,	55	
RAILROAD STOCKS.		
Atlantic Coast Line, com	104	
Norfolk and Western, com	101	
Seaboard Air Line, prd	23	
Seaboard Air Line, com	12	
Southern Railway, pfd		
Southern Railway, com	16	
BANK STOCKS.		***
American National Bank	199	200
Bank of Commerce and Trus	1010120	:00
Central National Bank	1.72	127
First National Bank	107	100
TRUST COMPANY STOCKS		49.4
Old Deminton Trust Co	199	
Virginia Trust Company	170	7.1
MISCELLANEOUS.		
Va. Car. Chemical, pfd	93	
VaCar. Chemical, com	20	
The state of the s	30	15.55

NEW YORK, May 29.—Port movement—Middling, 2.50c. Exports, 192 bales; stock, 25.777 bales.
Total to-day at all ports—Net receipts 10.345 bales; exports, 20.442 bales; stock, 1.064.821 bales; exports, 20.442 bales; exports, 20.442 bales.
Total for week—Net receipts, 10.545 bales; exports, 20.442 bales.
Total for season—Net receipts, 10.375,589 bales; exports, 7.793.223 bales.

NEW ORLEANS. May 29.—While the cotton market was quiet to-day it had a steady tone and showed one or two periods of strength, caused by covering of short cotton. The close was 1 to 3 points down. Around the opening the market was steady at an advance of 1 to 2 points, shorts furnishing the Jemand. There was little for sale, and the advance was widened to from 3 to 5 points. Late in the session the market became unsettled on good crop news and high private condition figures, and the incre active months were sent 4 to 5 points under yesterday's close, but toward the end incre was a recovery. Futures closing: fully, 9.07; October, 9.44; December, 9.51; January, 3.72; March, 9.33. Spot cotton, steady, inchanged; middling, 9.90c. Sales on spot, 250 bales; to arrive, 185 bales.

Official Range and Sale of Stocks in New York

py muo	MAS BRANCH & CO. Bankers and Brokers.				business.	producers of about \$100,000,000, An
	Closing		Closing.	Rallway Lines Have Chance to Beat	As yet the South has scarcely com-	enormous quantity is exported-con.
700 Alaska Gold 351	n. High Low. Bid. Asked Sales Stock 351 34 341 341 400 Kansas City	The state of the s	sid. Asked	Band-Some Other Folks May	menced to realize on its winter climate	siderably more than a third of the pre-
Allis-Chalmers	15 154 300 Lehlich Valle	1101 1101 1101	251 251	Try a Hand.	as an asset. This asset can be de- veloped to produce a crop not simply	duction in normal years-for the sales
390 Allis-Chalmers, ofd 454			217 225	The Manufacturers' Record of the	of \$60,000,000 such as that warment.	of tobacco abroad are excelled by only
3,500 Amalgamated Copper 654 Am. Agr. Chem. com	50 52 Lorillard Tol	styers, ptq	116 118	past week preaches a rather strong	of New England, but of a good many	seven of the many products America
Am. Agr. Chem., com			110 117	sermon that The Times-Dispatch has		sends to other countries. These tobac-
4,700 American Can 361 American Can, pfd	961 971 300 Maxwell con	Nashville 191 191	115 116	been briefly preaching in one way and		co exports exceed in value such items
American Can, pfd 524	524 514 514 524 1,110 Staxwell, 18t	DIG 874 874 889	851 861	another for many months, even years	BIG DOINGS DOWN SOUTH	as cotton manufactures, electrical man
200 American Cotton Oil 46 100 Amer. Hide and Lea., pr. 29	46 46 441 471 600 Maxwell, 2d 29 29 281 291 1,800 Mexican Petr	nfd 20 90 97	364 374	past. The Record simply repeats what		chinery, paper and paper products, and
American Linseed Oil	101 11 100 Miami Coppe	d Texas 117 117 119	251 251	The Times-Dispatch has so often said. All the same what it does say is well	IN MANY INDUSTRIAL WAYS	leather and leather manufactures. The dislocation of trade resulting
1,400 American Locomotive 464	461 441 451 461 100 Mo., Kan. an 93 97 2,300 Missouri Pac	d Texas 119 119 119	112 111	worth the space. Here it is:		from the war has had its effect on these
Amer. Locomotive, pfd 654	bas bas 654 654 National Blac		116 120	No one can have noted the advertis-	Numerous States Getting Busy in One Way and Another—Notes	tobacco sales, however, just as it has
American Snuff, com American Sugar	116 160 New Haven .		613 624	ing pages of the leading papers and		upon the exports of many other items.
Amer. Tel. and Tel. Co	1194 120 N. Y. Ont a	ntral 849 849 844	271 271	magazines of the country during the last few weeks without having been		The sales of unmanufactured leaf have
American Tobacco, com American Tobacco, pfd	223 221 Nortolk and	Western	11/12 11/42	impressed with the exceptionally at-	Southern industrial and other develop	suffered most, and these sales repre-
1,400 Anaconda Copper 311	311 304 31 311 100 Pacific Mail	ific 1043 1943 104	1043 105	tractive advertisements that are being	mental enterprises reported in this	In the first place, it is practically im-
1 100 Atchison 991	994 994 99 100 600 Pennsylvania		1067 107	carried by the New York, New Haven	week's issue of the Manufacturers'	possible to ship leaf to some of the bei-
Atlantic Coast Line A. C. L. of Connecticut 200 Baltimore and Ohio 72	114 F. C. C. and	St L. com	651 68	and Hartford Railroad in the interest	Record are the following:	ligerents at all and in the second place,
200 Baltimore and Ohio 72	72 72 717 724 400 Pittsburgh C	oal com 991 991 99		of New England as "The Vacation	Crown Cotton Mills, Dalton, Ga., will	the factories in the warring countries that are accessible are not taking their
Bethlehem Steel Co., com Bethlehem Steel Co., pfd	1364 137 700 Pressed Stee 1111 114 100 Ry, Steel Spr	Car 147 142 11 ing, com 30 30 30	111 117	Ground' of the country. The adver- tisements themselves, in style and	build a two-story brick addition 160 by	usual supply of leaf, probably because
Diffusit Amer. 100, Co	16 164 (and Reading	1424 1497 1410	1128 1421	wording and display, have been worthy	feet: will also build cottages ware-	sufficient labor cannot be spared to
Brooklyn Rapid Transit 200 Central Leather, com 36	36 36 351 352 100 Republic I. a	n and Steel. 271 274 274	271 28	of the magnificent work that this and	houses, etc., and add 15,000 spindles	manufacture it. Our manufactured to-
1,700 Canadian Pacific 1554	156 1551 1559 156 3,700 Rock Island			other roads of New England have for	with complement of looms and pre-	bacco is holding its own in spite of the
100 California Petroleum 151 Chesapeake and Ohio	154 154 15 16 Rock Island, 392 49 Seaboard Air	pfd	12 121	years been doing in behalf of the de-	paratory machinery.	war, thanks largely to increasing de- mands from the Far East and Oceania.
Chicago Great Western 100 Chi. Great West., pfd 271	11 12 Seaboard Air	Line, pfd.,	33 311	velopment of the tourist business of that section	pany, Knoxville, Tenn., will erect	In the actual war zone the increased
100 Chi. Great West., pfd 271 Chi., Mil. and St. Paul 881	973 973 973 99 C+ 1 0010 Chi	ithw., com	15 18	Come construction to	marble mill including one structure	consumption by the men in the field is
2,300 Chino Copper			88 884	the territor was a state of the	51 by 200 feet and one 80 by 245 feet	more than offset by the economies that
4.100 Crucible Steel Cor., com. 27 100 Colorado Fuel and Iron., 30	271 261 261 262 200 Southern Rail 30 30 291 30 Southern Rail	way 161 161 161 161 lway pfd.	161 161	annually worth over \$60,000,000 to that section. If these figures were correct	both of brick and steel construction,	must be practiced by non-combatants.
Colorado and Southern	28 39 Standard On	01 N. Y		I section. If these figures were correct	Cost of Dandings about \$15,000.	
100 Consolidated Gas 123 600 Corn Products, com 13	123 123 1224 123 100 Texas Pacific	151 151 151	15 16	at that time, they have enormously increased since, for by reason of the	ham, Ala, will build a five-story brick,	
Den, and Rio Gran., com	7 85 U. S. Cast Ire	on Pipe, com	14 152	increased since, for by reason of the	reinforced concrete and steel cold-	001110
1,000 Erie	201 244 201 202 United Cigar	Stores	97 91	broad work of the railroads and the hotels, and the people of New England,		Mary Land
Fed. Min. and Sm., pfd	30 34 16,800 United State	8 Rubber. 631 631 63 8 Steel. 540 549 532	622 634 549 549	all combining to emphasize the attrac-	Distance Manuel at the Comment	
500 General Electric 151	152 151k 152 153 300 United States	Steel pfd thes thes thes		civilia of char country for summer four-	It independent of C. and and make a bound	
600 Goodrich, com	441 431 431 441 VaCar. Che 1161 1161 1161 117 VaCar. Che	mical ofd	30 31 917 96	leses, there has been a steady expan-	\$59,000 capital stock and expects to	SAVINGS DANK-RICHMOND
100 Great Northern Ore Ctfs. 211	312 212 314 317 West Marvis	md. com	221 242	sion in the crop parvested.	Lefect \$10,000 plant for cottonseed men!	
7,900 Interboro-Met	254 214 224 224 3,600 Wabash	and, pfd	31 38	It is said that the particular advertisement which recently appeared	Thread Mills Company Spray S. C.	TI III
1.500 Interboro-Met. pfd 73		[] [6 2	in so many of the leading daily papers	plans \$500,000 expenditure for addi-	
Int. Harvester, com Int. Paper	94 100 300 Western Uni 94 97 Total s	iles for day, 139,200 shares	654 67	and magazines of the country cost	tional buildings and improvements.	Another month is about
Int. Paper	36 36 36 37 Total sales fo	r week (six days), 1,819,500 s	shares.		Dock Board, New Orleans, La., sold	to begin. Start your sav-
				more. But that is apparently only a small part of the money that they		ings account; do not post-
November, 6.50% 6.73; December, 6.50% 6.63; January, 6.56% 6.64	was almost entirely devoid of any special feature.	proved business now that	the May	are spending, for that probably does	and steel; capacity 1,000,000 bushels	pone.
		trumen and the way.	The coun-	met implicate in the contract of the contract	1 Cooss Manufacturing Company Plad-	pone.
RICHMOND PRODUCE MARKET.	Bank Statement.					Savings Bank of Richmond
Wholesale Quotations,	NEW YORK, May 23The statement of	1 cheat, and it is expected a	also prices	widely distributed, nor other adver- tisements which may appear from time	110 No. 2 cotton mill, 118 by 106 feet.	1117 E. Main St.
Richmond, Va., May 29, 1915.	the actual condition of clearing-house banks and trust companies for the week shows	export business is likely to be	e retained	to time.	ers, etc., to cost \$50,000; will also in-	
Live Poultry.	that they hold \$153,332,440 reserve in excess	and an improved trade in	the cash	SOME MONEY POR DELL	stall electric group drive and four	
Chickens, choice, small, lb 22 to 23 Chickens, choice, medium, lb to 25	of legal requirements. This is an increase of \$2,017.550 over last week it follows:				frame drives to cost \$18,000.	CONTRACTOR OF THE PARTY OF THE
Chickens, large, lb to 26	Actual condition: Loans etc., 12.427.218.000: increase, \$19.324.000.	tinued rains in some re-	the con-	An expenditure of this kind is typical	nurchased about 5.000.000 foot of	
Hens. per lb	Reserve in own vaults, \$137,756,000, of which	the country, there were lmpr	roved crop	of the spirit with which New England	stumpage near Wilmington Y C and	
Ducks, large, young, fat, lb 13 to 14	\$367.205.000 is specie; increase, \$7.603.000.	conditions, especially from	Southern	and the people identified with its de-	will install saw and planing mill on	I LAIL THE T

of \$2,017.86 over last week it follows:
Actual condition:
Leans etc. \$2,437.218.000; increase, \$19,524.000.
Reserve in own vaults, \$427.786.000, of which \$267.206.000 is specie; increase, \$7,603.000.
Reserve in Federal reserve bank, \$117.430.000; decrease, \$1,241.000.
Reserve in other depositories, \$35,238,000; increase, \$1,403.000.
Net demand deposits, \$2,357.552.000; increase, \$1,403.000.
Net time demand services and services are services and services and services and services are services and services and services and services are services and services and services are services and services and services are services and services are services and services are services and services and services are services are services and services are services and services are services are services are services are services ar

No. 3 mixed. 52 % Virginia, hag lots, white. 52 % OATS—Car lots. No. 2 mixed. 4 No. 3 mixed. 55 % No. 2 white. 57 % No. 5 white. 57 % No.

MISCELLANEOUS MARKETS.

DRY GOODS.

NEW YORK, May 29—Dry goods market were quiet to-day, many wholesale houses being closed for over the holidays. Cotton goods steady and quiet. Yarns, dull. Burlaps, firm and high, and linens very firm.

SAVANNAH. GA. May 29.—Turpentine. firm. 404; sales, 621 casks; receipts, 150 casks; shipments, 150 casks; stock, 25,256 casks. Rosin, firm; sales, 1,504 barrels; receipts, 336 barrels; shipments, 9.89 barrels; stock, 59,613 barrels.

PETERSBURG PEANUT MARKET.
(Reported by Rodgers, Plummer & Co., Inc.)
PETERSBURG, VA., May 29.—Spanish—
Farmers' stock—Market steady at 90c perbushel, Virginias—Farmers' stock—Market
steady, Fancy Jumbo. 3%c per pound;
fancy handpicked, 3%c per pound; extra
prime, 2%c her pound; shelling stock, 2%c
to 2%c per pound.

 (2016) 699.
 Net time deposits, \$122,545,099; increase, \$155,099.
 Circulation, \$37,857,099; decrease, \$114,099.
 Aggregate reserve, \$29,51,099.
 Excess reserve, \$183,332,449; increase, \$3.001,859. Excess reserve classes of the Excess of the

(c) 17 (018,259) deposits, \$2,82,509; increase, \$25,509 to 16 (18,259) deposits, \$720,732,609; increase, \$14, 15 to 16 (18,259) deposits, \$720,732,600; increase, \$14, 15 to 21 (18,259) deposits cash reserve in vaults, \$11,005,100, 10 21 (18,259) deposits cash reserve in vaults.

traversing that State 50 per cent.

NEW YORN May 25—In the face of a couble helidat and strong infilmations that it can be helidated and strong infilmations to the interest of the light and strong infilmations to the interest of the Lustiania mignt be marker of the Lustiania mignt be marked with the helidated and the strong infilmation of business on Tuerday, to days belief session on the Nice of the resumption of business on Tuerday, to days belief session on the Nice of the resumption of business on Tuerday, to days belief session on the Nice of the resumption of business on Tuerday, to days belief session on the Nice of the resumption of business on Tuerday, to day the feet of the resumption of business on Tuerday, to day the feet of the resumption of business on Tuerday, to day the feet of the resumption of business on Tuerday, to day the feet of the resumption of business on Tuerday, to day the feet of the resumption of business on Tuerday, to day the feet of the resumption of business on Tuerday, to day the feet of the resumption of business on Tuerday, to day the feet of the resumption of business on Tuerday, to day the feet of the feet of the resumption of business on Tuerday, to day the feet of the fee

Off to a fise of 120c; Close C IS CUTTING FIGURE

[Special to The Times-Dispatch.]
CHICAGO, May 29.—New wheat of the year of 1915 cut a figure in the matter of price-making on the Chicago Board of Trade to-day. This grain was purchased by Chicago houses in Oklahoma and Texas and "hedging" sales in the July future were put out against it. Additional amounts of new wheat were offered and it is expected that the movement the coming week will show vast increases in all parts of the winter wheat belt. Farmers who are now carrying old wheat, it is likely, will dispose of at least a part of it, as crop prospects have improved some the past few days, or since the forward march of the insects was halted by the rains. The new crop months were lower, with the July showing a net loss of 1 cent and the September was off 1-8 cent. When the fact is considered that the May future was forced downward from 141 to 137 the other months held up well. With the closing of the Board of Trade to-day, the life of the May future came to an end.

The amount of trade in wheat at Chicago to-day was about normal, and it is expected there will be an im-[Special to The Times-Dispatch.]

It Hasn't Been

opened an account here. ..

"Tickled to death!"

cisely in the usual way.

count.

balances.

Capital, -

A great while since a wealthy individual

In those expressive words the new cus-

We solicit personal and savings accounts

Such accounts are subject to check pre-

Virginia Trust Co.

1106 East Main Street.

Richmond, Va.

.

tomer indicated her pleasure at the receipt of

the first notice of interest credited to the ac-

and the deposit of idle funds from good peo-

ple, and allow 3 per cent interest on daily

and an improved trade in the cash article will create a healthier feeling all around. Outside of the continued rains in some sections of the country, there were improved crop conditions, especially from Southern Illinois and a great many sections in Missouri. Kansas is having dry weather after a long period of rains, and conditions are said to be more favorable.

ABOUT PEARL HARBOR

When it was seen that Manila was useless as a defense for this country and would be a handicap instead of a help in war. Pearl Harbor, on one of the Hawaiian Islands, nine miles from Honolulu, was selected, and the \$13.-600,600 appropriated by Congress for its fortification has been nearly expended. It has a better harbor than either Gibraltar or Helgoland. A concave sweep of land makes the harbor, whilm is crowned by a long ridge of gigantic trees and rugged and tumbled rock that terminates in an extinct volcano known as Diamond nHead. A frowning mountainside hides a beautiful lake that is reached from the sea by an inlet like the neck of a bottle. It covers eleven square miles, with a depth of about sixty feet over selected on the sea. by an inlet like the neck of a bottle. It covers eleven square miles, with a depth of about sixty feet over nearly all of it. The neck that leads to the sea is three miles long and hardly wider than necessary for vessels to pass. Parallel with the coast is a coral reef a mile wide. Through this a chan-

nel a thousand feet wide has been cut.

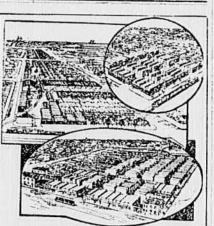
It has been equipped with one of the most complete naval stations in the world, a mile square in extent. It has a dry dock, which is the largest in the world, \$400,000 ammunition plant, and oil tanks for vessels. The fortifications, extending for fifteen miles to Honolulu, consist of powerful batteries, with cement emplacements below the ground level. The ends are guarded by two forts, neither of which can be seen from the ocean. On the land the guns are defended by a series of earthworks that form a crescent from the harbor

GOOD THINGS DOWN SOUTH,

and the people identified with its de-velopment have carried out the campaign which has made that section the tourist region of America. New England has spent not only millions. Cash sales here were 30,000 bushels, of which 5,000 were to millers and the balance to exporters.

There were losses in corn of 1-5 to 1-2 cent; a decline in oats of 1-4 to 11-4 cents. There was more or less liquidation by the longs in both, and the buying power was not as strong as earlier in the week. Cash sales were small at 95,000 bushels corn, of which 50,000 bushels were for export and 115,000 bushels oats.

England has spent not only millions, but tens of millions of dollars to better its roads in order to make motoring attractive to the visitors. It has provided every possible facility in the way of accommodations from the independence of the most elaborate and expensive. It has realized that there is no better business in which it can engage for its own profit, as well as for the broadening of the knowledge of the people of the country of the of the people of the country of the attractions of that section, than the de-velopment of the tourist business.



Richmond Lumber Co., Inc. LUMBER AND MILL WORK

FINANCIAL

"ASK MR. BOWMAN"

For information and rates to California Expositions before making arrangements elsewhere. He can probably save you money. Tickets by rall or water to all points. Phone Ran-dolph 4587. 618 E. Main St., Richmond.

RICHMOND TRUST SAVINGS

COMPANY

The Most **Important** Question

We ask it now-It is

How would your estate be administered if you die to-day? You have the choosing! Will it be through either of these-

Inexperienced hands. interested persons, men busy with persount affairs, or some unsuc-cessful personf An interview, or your request for our litera-ture will demonstrate the advantage of our service.

One Million Dollars Capital

and broad treatment of the whole subject as in New England should pounds a year, having a value to the AND HOW TO GET THEM IN be given to the development of this

BIG DOINGS DOWN SOUTH IN MANY INDUSTRIAL WAYS

ADVERTISING PURPOSES W. J. Norris, Holly Springs, N. C., An expenditure of this kind is typical purchased about 5,000,000 feet of of the spirit with which New England stumpage near Wilmington, N. C., and will install saw and planing mill on Smith's Creek with weekly capacity of

100,000 feet. WORLD'S TOBACCO TRADE.

Some Facts and Figures That Virginia

nnd Carolina Are Largely
Interested In.

The United States is the greatest
producer of tobacce in the world, and
the greatest exporter, the greatest importer and the greatest consumer. Our production of leaf of all sorts averages

> WhichWill You Have Drudgery At 55 (Comfort

THE STATE OF THE S

WITHOUT money saved it will surely be drudgery. WITH a consistent savings policy it will certainly

Try our Savings Depart-

First National Bank

Ninth and Main. Capital and Surplus, \$3,000,000.

SANGER CERCERCE

somewhat more than 1,000,000,000 producers of about \$100,000,000 enormous quantity is exported -- conco exports exceed in value such items as cotton manufactures, electrical ma-



Who'll Take Care of You in Your Old Age?

An elderly lady who has been one of our depositors for years, told us the other day that the money she had saved in former years is taking care of her now.

By laying aside a very small part of your income now, you can be independent when too old to work!

Otherwise-who knows?

Let us help you with 3% Compound Interest. Start now.

PLANTERS NATIONAL BANK

Capital, \$300,000.00. Surplus and Profits, \$1,550,000.00.

Welcome United Confederate Vetetan:

Richmond Bank and Trust Co. Main and Eleventh Streets.

AVIIIII ANGIIIII ANGIIII ANGIIII ANGIIII ANGIIII ANGIIII ANGIII ANGIII ANGIII ANGIII ANGIII ANGIII ANGIII ANGII

STEEL and IRON For Buildings and Bridges

MIGH GRADE CREY IRON AND BRASS CASTINGS. We operate one of the best equipped foundries in the State in connection with our structural steel and ornamental iron plant, Estimates Cheerfully Furnished. GENERAL OFFICE AND PLANT,

Eighteenth and Dock Sts., Richmond, Va. Reanch Office, Norfolk, Va. Phone Madison 2004.

S your business in such shape that your bank can rediscount your paper with the Federal Reserve Bank?

An audit of your books by the American Audit Co. will enable you to present to your bank a statement which will secure all the credit due you.

Any statement prepared by us is accepted by all banks.

American Audit Co. 214 American National Bank Building, Richmond, Va.

Chas. A. Peple, C. P. A., Resident Vice-President.

Allan Talbott, Resident Mgr.

HENRY 5. HUTZLER & CO. **BANKERS** IN ALL LINES OF GENERAL BANKING.

INTEREST ALLOWED ON SAVINGS ACCOUNTS.

NEW YORK PRODUCE MARKET.

NEW YORK, May 29.—The cottonseed oil market was quiet to-day, with small price changes. Commercial conditions were not very encouraging, and the undertone was easy. Closing prices were 1 point advance to 7 points decline. Sales, 2,509 barrels.

The market closed steady: spot. 6.398.50; June, 6.396.65; July, 6.4596.65; August, 6.629 (6.3). September, 8.7296.73; October, 6.7296.75; Surplus Earned, - - - - -300,000.00 Established 1892.

\$1,000,000.00